

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NORTH CAROLINA  
STATESVILLE DIVISION**

IN RE:  
William Lane Billings  
Theresa Bryant Billings  
SSN# : XXX-XX-7938  
SSN# : XXX-XX-3454

Case No. 19-50484

Chapter 13

**MOTION OF TRUSTEE TO MODIFY PLAN**

The undersigned, being the Standing Trustee for the debtors listed above, hereby moves the Court as follows:

Subsequent to the confirmation, the Trustee has reviewed this case and believes the plan of the debtors will no longer meet the requirements of the Bankruptcy Code due to the following reason:

**The plan does not cover non-exempt equity.**

This allegation and basis for the motion is deemed by the Trustee to be a substantial and unanticipated change in the debtor(s) financial circumstances.

The last noticed estimated percentage for the unsecured dividend is 1%. If this motion is granted, the estimated percentage payout will be 1%.

The Trustee recommends that the plan be modified as follows:

**The new plan payment of \$1040.00 will begin in October 2020.**

**Your monthly plan payment will be increased to \$1040.**

**Base will be adjusted as needed.**

Dated: 9/10/2020

Steven G. Tate  
Chapter 13 Trustee

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**NOTICE OF OPPORTUNITY FOR HEARING**

**TAKE NOTICE** that the Chapter 13 Trustee has filed papers with the Court as follows: Motion to Modify Plan. A copy of these paper(s) is included with this Notice or copied on the reverse side of this Notice.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.**

If you do not want the Court to grant the relief requested by the Trustee, or if you want the Court to consider your views on this matter, then on or before 10/29/2020, you or your attorney must do three things:

**1. File with the Court a written response requesting that the Court hold a hearing and explaining your position. File the response at:**

CLERK, U.S. BANKRUPTCY COURT  
401 W Trade St Room 111  
Charlotte, NC 28202

If you **mail** your response to the Court for filing, you must mail it early enough for the Court to **receive** it on or before the deadline stated above.

**2. On or before the date stated above for written responses, you must also serve a copy of your response to any other party required to be served by law.**

**3. Attend the hearing scheduled as listed below.**

If you file a response, then a hearing will be held at the following time and place:

Date: 11/6/2020

Time: 9:30 AM

Location: U.S. Courthouse  
Main Courtroom, First Floor  
200 West Broad Street  
Statesville, NC 28677

If you or your attorney do not take these steps, **a hearing will not be held**, and the Court may decide that you do not oppose the relief sought in the matter and may enter an order granting the relief sought.

Dated: 9/10/2020

Steven G. Tate, Chapter 13 Trustee  
212 Cooper St  
Statesville, NC 28677-5856  
(704) 872-0068 | general@ch13sta.com

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**CERTIFICATE OF SERVICE**

The parties whose names and addresses are listed below were served by United States first class mail, postage prepaid on 9/10/2020.

A. Hamby  
Office of the Chapter 13 Trustee

Alleghany County Clerk of Court, PO Box 61, Sparta, NC 28675  
ALLEGHANY COUNTY TAX COLLECTOR, PO BOX 1027, 12 N MAIN STREET, SPARTA, NC 28675  
Attn Capital One Auto Finance, A Div of Capital One NA, AIS Portfolio Services LP, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118  
Bank of America, P.O. Box 982238, El Paso, TX 79998  
BRANCH BANKING AND TRUST CO NOW TRUIST, BANKRUPTCY SECTION, PO BOX 1847, WILSON, NC 27894-1847  
Capio Partners LLC, 2222 Texoma Pkwy Ste 150, Sherman, TX 75090-2481  
Capital One Auto Finance, c/o AIS Portfolio Services, LP, PO Box 4360, Houston, TX 77210  
Capital One Bank USA NA, 4515 N Santa Fe Ave, Oklahoma City, OK 73118  
CAPITAL ONE BANK USA NA, BY AMERICAN INFOSOURCE LP AS AGENT, PO BOX 71083, CHARLOTTE, NC 28272-1083  
Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130  
Carrington Mortgage Services LLC, 1600 S Douglass Rd, Anaheim, CA 92806  
Citibank/Best Buy, Centralized Bk/Citicorp Credit Svcs, Po Box 790441, Saint Louis, MO 63179-0441  
Discover Financial Services, Attn: Bankruptcy, Po Box 30943, Salt Lake City, UT 84130-0943  
Elizabeth H Parrott, Weinstein & Riley PS, PO Box 23408, Nashville, TN 37202  
Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
Green Law Firm, 908 E. Edenton Street, Raleigh, NC 27601  
Internal Revenue Service, PO Box 7317, Philadelphia, PA 19101-7317  
Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
Jefferson Capital Systems LLC, PO Box 772813, Chicago, IL 60677-2813  
Jefferson Capital Systems LLC, PO Box 7999, St Cloud, MN 56302-9617  
LVNV FUNDING LLC, C/O RESURGENT CAPITAL SERVICES, PO BOX 10587, GREENVILLE, SC 29603-0587  
Midland Credit Management Inc as agent for, Midland Funding LLC, PO Box 2011, Warren, MI 48090  
Midland Credit Management Inc, PO Box 2037, Warren, MI 48090  
Midland Funding, LLC, PO Box 939069, San Diego, CA 92193  
North Carolina Department of Revenue, Bankruptcy Unit, P.O. Box 1168, Raleigh, NC 27602-1168  
Northern Urology, 423 S. South Street, Mount Airy, NC 27030  
Ollo Card Services, PO Box 9222, Old Bethpage, NY 11804  
OneMain Financial of America Inc, 207 Ash St Ste C, Yadkinville, NC 27055  
Pendrick Capital Partners LLC, PO Box 141419, Irving, TX 75014-1419  
PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429  
Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541  
Portfolio Recovery Associates LLC, PO Box 41067, Norfolk, VA 23541  
Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439  
Sessoms & Rogers, P.A., PO Box 110564, Durham, NC 27709  
SST as servicing agent for CIGPF I CORP, 4315 Pickett Road, Bankruptcy Department, St. Joseph, MO 64503  
Synchrony Bank, c/o PRA Receivables Management LLC, PO Box 41021, Norfolk, VA 23541  
Synchrony Bank, PO Box 965060, Orlando, FL 32896  
US Attorney, 227 W Trade St Ste 1650, Charlotte, NC 28202  
Verizon by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457  
Verizon by American Infosource LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118  
William Lane Billings, Theresa Bryant Billings, 107 Joe Place West, Ennice, NC 28623-8534  
Wilmington Savings Fund Society, FSB, Carrington Mortgage Services LLC, PO Box 3730, Anaheim, CA 92806

Total Served: 42

UNDELIVERABLE MAIL (Insufficient Mailing Address)

Total: 0